UNITED STATES DEPARTMENT OF AGRICULTURE
Farm Service Agency
Washington, DC 20250

For: State and County Offices

FY 2001 FLP Credit Reports

Approved by: Acting Deputy Administrator, Farm Loan Programs

[signature]

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1 Overview

**A
Background**

State Office FLP staffs will retain the responsibility for ordering commercial credit reports for FY 2001. The National Office has contracted with Dun and Bradstreet (D&B) Information Services to provide online services through the internet for this FY.

As in previous years, State Offices must select GSA-approved vendors to obtain mortgage credit reports. State Offices are authorized to obtain electronic mortgage reports for individual and joint applicants. Notice FLP-146 informs State Offices that CBCWin Version 1.6 software is available for obtaining electronic mortgage reports.

**B
Purpose**

This notice:

* provides guidance on obtaining credit reports
* obsoletes Notice FLP-78.

**C
Contact**

Direct any questions about this notice to Ann Smith, LMD at 202-720-1656.

Disposal Date	Distribution
October 1, 2001	State Offices; State Offices relay to County Offices

2   Responsibilities

**A
Farm Loan
Manager (FLM)
Responsibilities
for Obtaining
Commercial
Credit Reports**

FLM's will determine whether a commercial credit report is required. If FLM can make a loan determination based on information contained on an applicant's mortgage report, a commercial credit report is not required.

If FLM determines that a commercial credit report is needed, a fee of $40.00 will be collected from the applicant and a request to order a credit report will be sent to the State Office, Farm Loan Programs Section.

FLM's shall submit the information on FmHA Instruction 1910-C, Exhibit A or in memorandum form. Requests must provide the following information:

* name of applicant

* mailing and physical address of operation

* telephone numbers for principals and owner's name, if different from name of applicant.

Note: The D&B database will not have an established record of activities on newly formed operations; however, they will initiate an investigation upon request.

**B
FLM
Responsibilities
for Obtaining
Mortgage
Reports**

The standard fee for mortgage reports remains $28.00 for individuals and $34.00 for joint applicants. FLM's shall follow State Office supplements when ordering mortgage reports.

2 Responsibilities (Continued)

**C
State Office
Coordinator
Responsibilities
for Obtaining
Commercial
Credit Reports**

The State Office Coordinator or their designee will order commercial credit reports when FLM submits a request in writing. Only the State Office Coordinator or their designee may access the D&B database using a D&B authorized ID and password. Additionally, State Office Coordinators are only authorized to obtain D&B "Business Information Reports." The State Office Coordinator or their designee shall initiate an investigation through the D&B website if a business information report is not available. Upon receipt of a credit report, the State Office Coordinator shall FAX the report to the requesting FLM.

Note: State Office Coordinators will receive monthly reports from D&B detailing the usage of the individual accounts. State Offices will **not** be billed by D&B for access to this database.

**D
State Office
Responsibilities
for Obtaining
Vendor Services
for Mortgage
Reports**

State Offices will:

*   select approved vendors from GSA Schedule 732 I A

*   issue State Office supplements providing additional guidance, i.e., vendor selection, use of vendors and fees, to field offices

*   amend standard fees to reflect the actual cost for electronically generated mortgage reports.

Note: GSA Schedule 732 I A can be found at the following GSA website: **http://www.fss.gsa.gov**. Select the following:

*   "Federal Supply Schedules"
*   "Schedule E Library".

**E
National Office
Responsibilities**

The National Office works with the National Agricultural Library under an interagency agreement to obtain D&B's reporting services. All payments to D&B under this contract are made through the National Agricultural Library.